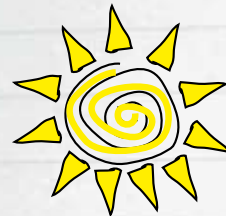
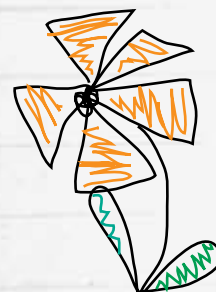


Kentucky Higher Education Assistance Authority

GETTING STARTED



YOUR GUIDE TO
HIGHER EDUCATION FOR KENTUCKY
FRESHMEN
2008-2009



Start thinking about your future

Get started planning for college or technical school now — and find all the help you need at GoHigherKY.org. It's easy to use and the tools are at your fingertips the moment you sign up for your **FREE** account and begin exploring what higher education in Kentucky has to offer you.

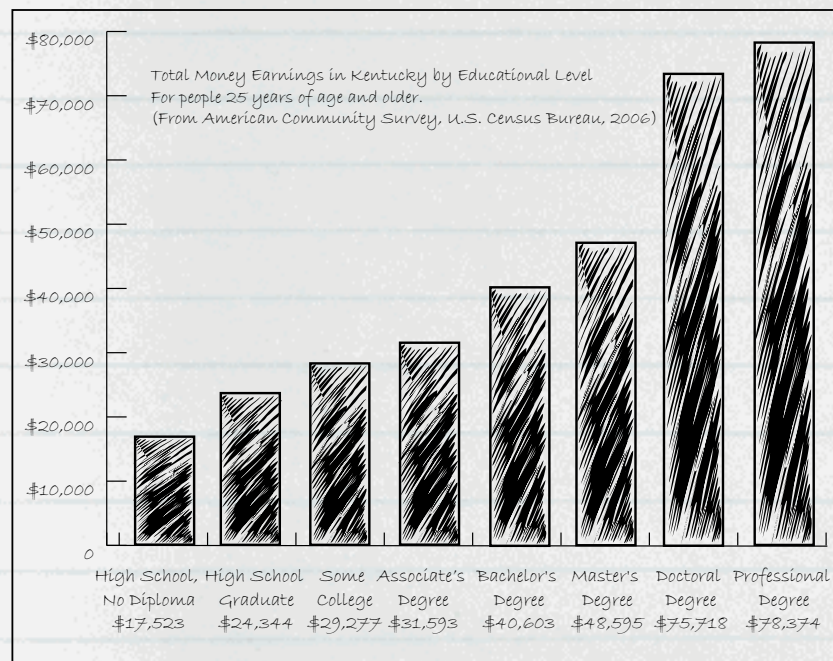
Starting as a freshman will help you get into the college of your choice! GoHigherKY.org has features that will help you every step of the way. You can use the **Freshman Planner** to keep track of your courses and grades, get advice on what you should be doing and what classes you should take each year of high school, and begin exploring possible careers through the **Career Center**. GoHigherKY.org also lets you check out your favorite colleges online through **Campus Tours**.



MORE SCHOOL = MORE MONEY

Your freshman year is the time to begin thinking about your future after high school. Don't limit your options by missing school, making bad grades or thinking school doesn't matter. School does matter, especially to your wallet! Going to college or getting training after high school increases your job opportunities, your earning power and your ability to enjoy a better life. Start now by developing good study skills.

Think of this year as a fresh start on your life's path. Plan to take the precollege curriculum during high school. Pay attention to the classes you enjoy the most, because they can lead to a career later on. Remember, when we say "college," we're talking about any education after high school — from beauty school to medical school.



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WHAT CLASSES WILL I NEED TO TAKE?

You'll find Kentucky's minimum diploma requirements below. You'll have to follow either the minimum diploma or precollege curriculum. The precollege curriculum is the basic requirement for admission to a bachelor's degree program at a Kentucky public university.

Try to take the toughest course load you can. You may surprise yourself! Check whether your school offers Advanced Placement (AP) or International Baccalaureate (IB) classes, which can help you earn college credit while in high school. Talk with your guidance counselor if you have any questions. Taking a tough course load can prepare you for college and help you pay for it. With the Kentucky Educational Excellence Scholarship (KEES), you can earn money for college. For more information about KEES, keep reading.



NOTES: KENTUCKY HIGH SCHOOL GRADUATION REQUIREMENTS



Subject	Minimum Diploma Requirements Source: Kentucky Department of Education	Precollege Curriculum Source: Council on Postsecondary Education
Language Arts	4 credits: English I, II, III, IV *	4 credits: English I, II, III, IV or AP English
Mathematics	3 credits: Algebra I, geometry, Algebra II *	3 credits: Algebra I, Algebra II, geometry
Science	3 credits that include content about biological science, physical science, earth and space science, unifying concepts	3 credits: to include life science, physical science, and earth/space science (at least one lab course)
Social Studies	3 credits that include content about U.S. history, geography, economics, government and civics, cultures and societies	3 credits: U.S. history, economics, government, world geography, and world civilization
Health	1/2 credit that includes content about individual well-being, consumer decision, personal wellness, mental wellness, community services	1/2 credit
Physical Education	1/2 credit that includes content about personal wellness, psychomotor, lifetime activity	1/2 credit
History and Appreciation of Visual and Performing Arts	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content
Foreign Language		2 credits or demonstrated competency
Electives	7 credits (4 must be based on student's I.L.P.). Must demonstrate competency in technology.	7 credits (5 rigorous)**



* Students must take language arts and math all four years of high school. The fourth math class can be counted as an elective.

** Rigorous electives should have academic content at least as challenging as that in courses required in the minimum diploma requirements. Electives should be in social studies, science, math, language arts, arts and humanities, foreign language, and above the introductory level in agriculture, industrial technology, business, marketing, family and consumer sciences, health sciences, and technology education and career pathways. Electives in physical education and health are limited to one-half unit each.

GoHigherKY has got me thinking about my future. I've used the career part of the page the most. I like the fact that I can see things like salaries and demand."

Kentucky high school freshman

WHAT'S YOUR PLAN?

Every student must complete an Individual Learning Plan (ILP). The ILP is an online tool that will help you plan out your courses and activities as you prepare for higher education and a career. It has been designed to help you, your parents, teachers, and advisors work together to get the plan that best meets your needs.

You can log into your ILP from school, home or anywhere you have access to the Internet. To get started, follow these simple steps.

Step 1: Log in to your ILP

Go to [Career Cruising](#). Enter your personal ILP username and password. Your username is your 10-digit student ID number, and your password will be a 6-digit number. Click on the Login button.

Step 2: Enter your e-mail address

The first time you log into your ILP, you will need to enter your e-mail address in the box that appears. This lets you retrieve your ILP password in case you forget it.

Step 3: Create your GoHigherKY.org account

If you haven't already, you can create your [GoHigherKY.org](#) account at this point and link it to your ILP. GoHigherKY.org is an important part of your ILP, and linking the accounts allows you to go back and forth without reentering passwords. When you are finished with your session, simply hit the Logout button.

The screenshot shows the 'ILP Home page' with a navigation sidebar on the left containing links like 'ILP Home page', 'GoHigherKY', 'Career Cruising', 'Assessment Results', 'Goals & Plans', 'Activities & Experiences', 'Awards & Recognitions', 'Education Plan', 'Learning Services', 'Print & Export Options', and 'Logout'. The main content area includes a 'Welcome' message, an 'ILP Completion Status' progress bar (0% to 100%), an 'Inbox For:' table with columns for Sender, Subject, and Date, a 'Quick Links' section with links like 'Things to Remember', 'Personal Profile', 'Educational History', 'Advisement Log', 'Annual ILP Review', 'Invite Others to View Your ILP', and 'Guest Views of Your ILP', a 'My Documents' section, and a 'School & District Links' section with a 'Your Links' table for adding new links.

Sender	Subject	Date
Career Advisor	Careers in Science Fair	

Link Name	Action
Business Week	
Accounting Month	

From the ILP home page you can access all of the features and functions available, including GoHigherKY.org.



Making the grade

Surprise! You're responsible for your own grades. Here are some tips to help you do your best:

Know the rules: Understanding your teachers' grading systems can help you keep score of how you're doing. Know how many points homework, quizzes, papers and tests will count. Keep track of the grades you make in each class. Turn assignments in on time, and do the best you can on them. You can choose to play by your teachers' rules or not, but the rules probably won't change.

Repeat: To help memorize important facts and ideas, read your book or notes aloud. You then both read and hear it, helping transfer the information into your brain's long-term memory bank. Make flash cards of things you think might be on tests and review them for a week or more before the test.

Participate: Take an active role in your classes and join discussions. Ask questions if you don't understand something. If the answer isn't clear, ask your teacher again after class. As you do homework, jot down ideas and questions you might have.

Hit the highlights: Taking notes should not be a word-for-word exercise. Listen for points your teachers emphasize and anything they repeat. If it's written on the board, consider that the ultimate emphasis! Write down the main ideas and the examples used in class. Try to develop your own shorthand you understand.

Review often: Once a day, review your notes or homework in each subject. Breaking up studying into short segments makes studying for a big test easier.

CLASSES TO CAREERS

You may already know which classes you like. Ever consider turning them into a career?

Here are some examples of classes that you can turn into a career:

English/language arts

Teaching, writing, law, journalism or public relations.

Mathematics

Accounting, statistics, financial planning, computers, aeronautics or insurance.

Science and health

Medicine, pharmacology, veterinary science, meteorology, occupational therapy, chemistry or medical research.

EXPLORE CAREERS AT [GOHIGHERKY.ORG](https://www.gohigherky.org)

Because there are so many career choices, the decision can seem daunting. The [GoHigherKY.org](https://www.gohigherky.org) Career Center module is designed to help you with all aspects of your career decisions, taking into account talents and interests in the [Career Key](#), and helping you match these interests to a particular career in the [Career Matching Assistant](#). Once you have a few specific careers in mind, the [List of Careers](#) can give you a summary of what those careers entail, what skills and education levels are required in those fields, approximate salary for each career, and schools and majors that can lead you to those careers.

Get involved...



Believe it or not, success in high school isn't just about getting good grades. An important part of high school begins when your classes end each day. The extracurricular activities that you choose tell prospective colleges that you can contribute and can fulfill commitments while juggling school work. You should only get involved in activities in which you are genuinely interested. You'll learn life skills, time management, teamwork and much more! Here is a list of some of the extracurricular activities your school may offer. Remember — being heavily involved in a few activities is better than joining a lot of clubs but not being active in them!

Academic and Honors Clubs

Academic Team
Beta Club
National Honor Society

Music

Chorus
Concert band
Marching band

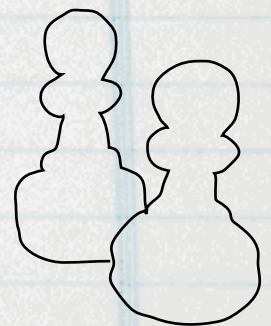


Special Interest Organizations or Service Clubs

Art
Chess
Class officer
Conservation
Drama
Family, Career, and
Community Leaders of America
Fellowship of Christian
Athletes
FFA
Foreign Language
4-H
Future Business
Leaders of America
Key
Renaissance Team
School newspaper
Speech
Students Against
Destructive Decisions
Student Council
Yearbook

Sports

Baseball
Basketball
Cheerleading
Field Hockey
Football
Golf
Gymnastics
Soccer
Softball
Swimming
Tennis
Track
Volleyball
Wrestling



Volunteer Service

Charity fund-raisers
Community beautification projects
Community cleanups
Food and/or clothing banks
Hospitals
Nursing homes
Religious organizations

No excuses!

You already know getting more education or training can mean more money in salary over your lifetime. So what else is holding you back from a plan for your future?

My grades NEED HELP!

Maybe your grades need some improvement. But it's a whole new ball game once you reach high school. Think of your freshman year as a new start on your path to graduation, going to college and getting a future!

Good grades can also mean money for college. As a Kentuckian, each year you make at least a 2.5 GPA, you are eligible for KEES. See the following pages for more information about KEES.

But colleges don't just look at grades and test scores when making admission decisions, either. Extracurricular activities, community service and talent in arts or sports can also play a part in their decision. So, you aren't going to be the valedictorian? Plenty of successful college students weren't either!

I can't afford it.

Most college students and their families don't write a check for their college education. Financial aid is available based on your family's ability to pay for college. Besides, since you'll make more money with a degree, how can you NOT afford it? Talk with your high school guidance counselor. Read [Getting In](#), a KHEAA book that counselors distribute to seniors. It lists admissions, costs, financial aid and academic program information for Kentucky colleges. Check out [Affording Higher Education](#), a KHEAA book that lists some 4,300 financial aid sources available to Kentucky students.



I don't know what I want to be.

If you know what you don't like, chances are you know what you DO like. Talk with people whose careers or jobs interest you, asking where they went to school and what they thought of the program they took. Ask your parents, guidance counselor or librarian for help in your career quest and check out the GoHigherKY.org Career Center.

What kind of college would be best for me?

Talk with your parents, guidance counselor or anyone in a career you think you'd like. Ask what school they attended. Develop a list of schools you are interested in and contact them for more information.

You can also search through colleges and universities in Kentucky to find the one that best suits your needs at GoHigherKY.org. The site features a [List of Schools](#), the [Types of Schools](#), a [Comparative View](#), [Campus Tours](#), a [Matching Assistant](#) and [Distance Search](#).

GET PAID FOR GOOD GRADES!

You don't have to fill out an application to get money for higher education with a Kentucky Educational Excellence Scholarship (KEES). You qualify if you earn a 2.5 GPA or better at the end of a high school year. If you have a composite score of at least a 15 on the ACT or 710 on the SAT and have earned at least one award based on your GPA, you can earn a bonus award. Bonus awards range from \$36 to \$500. (KEES awards are funded by Kentucky Lottery proceeds.)

How much?

After each year of high school, KHEAA will notify you if you have earned a KEES award.

KHEAA will also post KEES awards online at the end of each school year. You will have to create a [Zip Access](#) user ID and password to look at your data at [kheaa.com](#) for the first time. If you don't find a record or if your data is incorrect, tell your guidance counselor.

If you receive a KEES award for your freshman year, enter your final GPA and the award amounts on the line. For future years, predict your GPA and highest ACT score, filling in the blanks. Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

KEES Award Amounts

GPA	Bonus Amount	ACT Score	Bonus Amount
2.50	\$125	15	\$36
2.60	\$150	16	\$71
2.70	\$175	17	\$107
2.75	\$187	18	\$143
2.80	\$200	19	\$179
2.90	\$225	20	\$214
3.00	\$250	21	\$250
3.10	\$275	22	\$286
3.20	\$300	23	\$321
3.25	\$312	24	\$357
3.30	\$325	25	\$393
3.40	\$350	26	\$428
3.50	\$375	27	\$464
3.60	\$400	28 or above	\$500
3.70	\$425		
3.75	\$437		
3.80	\$450		
3.90	\$475		
4.00	\$500		

Amounts may change based on funding.

Amount

Freshman GPA _____ \$ _____
 Sophomore GPA _____ + \$ _____
 Junior GPA _____ + \$ _____
 Senior GPA _____ + \$ _____
 Highest ACT Score _____ + \$ _____

Total Estimated Award = \$ _____



New bonus awards

Senate Bill 2, enacted by the 2008 Kentucky General Assembly, provides a new KEES bonus award for students eligible for free or reduced-price lunches during any year of high school and who make qualifying scores on Advanced Placement (AP) or International Baccalaureate (IB) exams. Eligible students will begin earning these awards for exams taken during the 2008–2009 academic year. The chart below shows the amounts that will be awarded for each score. There is no limit to the number of bonus awards a student can receive.

Advanced Placement		International Baccalaureate	
Exam Score	Bonus Amount	Exam Score	Bonus Amount
3	\$200	5	\$200
4	\$250	6	\$250
5	\$300	7	\$300



this out:

Here's one more reason to bring in good grades...

YOU CAN'T GET YOUR DRIVER'S LICENSE WITHOUT THEM!

Kentucky's "No Pass/No Drive" law means that if you don't pass at least four classes each semester, you can't get your permit or your driver's license. If you already have your permit or license, it will be suspended. The same thing will happen if you drop out or have nine or more unexcused absences in one semester. The law applies to every student in public, private and home schools in Kentucky.

What's a GPA?

Your GPA is derived from a math problem. A number is assigned for each letter grade you receive (A, B, C, D or the dreaded F). Typically, 4 points are assigned for an A, 3 for a B and so on. Total the number of points from your grades and then divide by the number of courses you're taking to get your GPA. (For example: You took five courses in a grading period, earning two A's, two B's and one C. If your school computes GPA on a 4.0 scale, you earn 8 points for your A's, 6 for your B's, and 2 for your C, totaling 16. Divide 16 by 5, the number of courses you took. You have a 3.2 GPA.)

FOR MORE INFORMATION:

LOG ON TO:

KEES FREQUENTLY ASKED QUESTIONS

WRITE:

KEES@KHEAA.COM

CALL:

(800) 928-8926, EXT. 7395

Financial Aid 101

How will I pay for college?

You and your family have the main responsibility for paying for college to the best of your ability. But don't rule out a school based on cost alone. Financial aid programs will help families with college costs.

Who gives financial aid?

Schools, state and federal governments, businesses and private organizations provide financial aid. KHEAA is the primary state agency that provides student aid in Kentucky. KHEAA also writes and publishes free materials about higher education opportunities and student financial aid, including this book.

How is financial aid awarded?

It's awarded based on financial need (need-based aid) or on academic achievement, athletics or other talents (merit-based aid). Most financial aid is need-based but is often awarded in combination with merit-based awards or other types of aid.

Grants are awarded based on financial need. A grant generally does not have to be repaid. KHEAA administers the College Access Program (CAP) Grant and Kentucky Tuition Grant (KTG) programs. Scholarships are awarded based on some kind of achievement. They are merit based and do not have to be repaid. The Kentucky Educational Excellence Scholarship (KEES) is the major state scholarship.

Student loans are money borrowed, either from a bank, the government, or a school. A student loan must be repaid with interest. However, low rates are available and repayment doesn't start until you've left school or graduated. Work-study programs provide you with a job on or off campus that lets you earn money to help pay for college.

What does financial aid cover?

Financial aid must be used to pay the costs of education, which includes tuition, fees, books, supplies, and equipment as well as transportation, housing, food, laundry, clothes and personal expenses.

Where can I get financial aid information?

Free financial aid information can come from your guidance counselor, the financial aid officer of any college you're interested in and [GoHigherKy.org](https://gohigherky.org). GoHigherKY.org will guide you through the entire college preparation process. **Beware! All of the financial aid information you need is available free of charge. Use caution if a company tries to charge you for financial aid information.**

How do I apply?

You have to file the **Free Application for Federal Student Aid (FAFSA)** to be considered for major state and federal student financial aid programs.

Money tips for freshmen



One thing college students have to do is budget their money. You can learn to do that now. Let's start with the basics. A budget, or money plan, is nothing more than a tool for tracking the money you make compared with the money you spend.

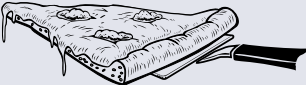
Right now, your parents probably cover most of your expenses; but if you have a job, they probably expect you to contribute toward what they consider nonessentials, like CDs, video games, new clothes and concert or movie tickets.

You can create a budget by estimating how much money you'll make each month and how much you'll spend. It's a great way to avoid running out of money when you need it most.

The biggest financial goal is to have more money at the end of the month. Many jobs pay minimum wage. Other jobs, like waiting tables, pay less because you're expected to earn the difference in tips. However much you make, you'll have to allow for deductions, such as federal and state income tax as well as Social Security.

This sample pay stub will give you a place to learn about where all your hard-earned dollars go.

STUB A

Pizza House, Inc.


NAME
JANE BROWN
EMPLOYEE NO.
6789

PAYROLL
10/15/08

CHECK NO
12345
AMOUNT
\$101.13

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REG. 6.00	23	138.00	FED INCOME TAX	12.38	123.80	MEALS	8.00
			SOCIAL SEC	9.04	90.40		
			MEDICARE	2.56	25.60		
			STATE INCOME TAX	4.89	48.90		
CURRENT		138.00					
YTD		1380.00					

STUB A:

1. What is your hourly pay?
2. How much did you earn this pay period before taxes?
3. How much did you earn this year before taxes?
4. What are your deductions?

1

2

3

4